

February 27, 2023

Written Testimony Submitted to the Connecticut General Assembly Joint Committee on Judiciary in support of Raised Senate Bill-4.

To Representative Luxenberg, Senator Moore, and members of the Housing Committee:

Thank you for the opportunity to submit written testimony in support of SB 4 - AN ACT CONCERNING CONNECTICUT'S PRESENT AND FUTURE HOUSING NEEDS. While I am supportive of this bill in general, I will suggest some important revisions that will make the bill even more effective. The views expressed here are solely my own and do not represent those of any organization or agency with which I am currently or have previously been affiliated.

I am an Associate Professor at the Yale School of Health and the director of the Yale [Housing and Health Equity Lab](#). Our lab examines the health impacts of housing insecurity. Across multiple studies our research shows how the current lack of affordable rental housing creates health burdens for individuals, families, communities and our health care system. For example, in one recent [study](#), published in the journal JAMA open, our research team found that the receipt of federal rental assistance was associated with a significant decrease in uncontrolled diabetes compared to individuals who were waiting for this rental assistance. (Currently, fewer than one in four families receive rental assistance, and in New Haven alone, there are 14,000 individuals on waiting lists).

Our interviews with tenants in New Haven and other Connecticut cities reveal the many harms of unaffordable housing and the need for protections such as the ones this bill begins to provide. In our research projects, we frequently speak with tenants who are experiencing high rent burdens, which is not surprising given that more than half of [Connecticut renters](#) spend more than 50% of their income on rent. When tenants spend too much on rent, they cannot afford health necessities such as food and health care. When they are one unexpected expense or missed day of work away from falling behind, they lose sleep and experience consuming worry that crowds out other life needs.

Perhaps the most common outcome of rent-burden is eviction, a traumatic event that can alter life trajectories, creating barriers to future housing and numerous well-documented [health harms](#). Households with [children](#) are at the greatest risk of eviction and the impacts of eviction on children are likely to last a lifetime. Furthermore, given the lack of affordable housing options, when tenants are evicted (or forced out through in other ways) there is often nowhere to go. One woman I spoke with recently, showed me the notebooks she had filled with unsuccessful housing applications. After being evicted from her home of 14 years, she could not find another place that was affordable on her income.

Connecticut's Right to Counsel legislation is an important step in preventing evictions. However, access to legal representation cannot, alone, address the wide and growing gaps between rental costs and tenant incomes. In my team's recent interviews with Right to Counsel clients

we heard many stories about the ways that Right to Counsel prevented eviction but also many examples where tenants had to move in with family members or into shelters because they could not afford their rising rents. There is an urgent need to stabilize these rising rents through measures such as those contained in SB 4.

I strongly support a rent cap in Connecticut, and as such support SB-4. However, I would like to suggest some revisions to the bill.

- It is absolutely vital that the rent cap apply even when the previous tenant leaves and the landlord is renting to a new tenant. In our research in New Haven and Hartford, we have seen multiple examples of landlords trying to evict tenants so that they can raise the rent. As one elderly tenant I spoke with explained, *“they know they can’t tack on over \$300 – \$400 dollars, which would look so bad if you do that to me, so they want you out, so they could do whatever.”* She had lived in her apartment for 7 years and was threatened with eviction despite being current on her rental payments.
- It is also essential that the bill include good cause eviction protections to cover all tenants, not just the elderly and disabled who are already protected in this regard.
- Finally, though rent caps are critical to protect tenant and community stability, the rate proposed in the current bill is too high. The bill would be more effective if the cap were lower - closer to 3%. The rent cap proposed in this bill would be approximately 10% (4% plus inflation). At this rate of increase, a family paying \$1000 per month could see their rent double in less than 10 years. A lower rent cap is important to ensuring community stability and allowing renters the opportunity to age in place.